



Billing Questions:

800-367-7576

Website:

www.cardaccount.net

Send Billing Inquiries To:

Card Service Center, PO Box 569120, Dallas, TX 75356

COMMUNITY BANK Credit Card Account Statement
October 3, 2015 to November 3, 2015

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$0.00
- Payments	\$0.00
- Other Credits	\$0.00
+ Purchases	\$20.00
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$20.00

Account Number XXXX XXXX XXXX 0185
 Credit Limit \$10,000.00
 Available Credit \$9,979.00
 Statement Closing Date November 3, 2015
 Days in Billing Cycle 32

PAYMENT INFORMATION

New Balance: \$20.00
 Minimum Payment Due: \$20.00
Payment Due Date: November 28, 2015

TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
10/28	10/30	55417349E7Y8M0Z99	OSP OPEN RECORDS 503-3783070 OR	\$20.00

Please see reverse side of page 1 for important information.

5762 BHH 001 7 2 151103 0 PAGE 1 of 2 1 5 1127 4005 VB5 01AB5762

COMMUNITY BANK
1550 N BROWN RD 150
LAWRENCEVILLE GA 30043

CARD SERVICE CENTER

Please use enclosed envelope to remit payment.

Account Number: XXXX XXXX XXXX 0185
 New Balance: \$20.00
 Minimum Payment Due: \$20.00
Payment Due Date: November 28, 2015

Amount Enclosed: \$


☐ Indicate name or address change on reverse side and check here.

Make Check Payable to:

CARD SERVICE CENTER
PO BOX 569100
DALLAS TX 75356-9100



BROCK ECKSTEIN
CITY OF ELGIN
PO BOX 128
ELGIN OR 97827-0128



559061400570018500002000000020000

CREDITING OF PAYMENTS

All payments received by 5:00 PM during the Card issuer's normal business day at the address indicated on the reverse side of this statement will be credited to your account as of the date of receipt of the payment. If payment is made at any location other than that address, credit of the payment may be delayed up to 5 days.

BILLING RIGHTS SUMMARY

What to do if You Think You Find a Mistake on Your Statement

If you think there is an error on your statement, write to us at BBBS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043 as soon as possible. In your letter, give us the following information: your name and account number; the dollar amount of the suspected error; and if you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement. You must notify us of any potential errors in writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While we do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

Your Rights if You are Dissatisfied with Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the purchase. To use this right, all of the following must be true:

- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
- You must not yet have fully paid for the purchase. If all of the criteria above are met and you are still dissatisfied with the purchase, contact us in writing at: BBBS, Attn: Dispute Department, 1550 North Brown Road, Suite 150, Lawrenceville, GA 30043.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent.

EXPLANATION OF INTEREST CHARGES

The Interest Charge shown on the front is the sum of the Interest Charges computed by applying the Periodic Rate(s) to the Average Daily Balance and adding any applicable transaction charge authorized in the Cardholder Agreement. The method for computing the balance subject to Interest Charge is an average daily balance (including new purchases) method.

We figure the interest charge on your account by applying the periodic rate(s) to the "average daily balance" of your account (including in some instances current transactions). To get the "average daily balance", we take the beginning balance of your account each day, add any new cash advances and subtract any payments or credits and any unpaid interest charges. If you paid in full the Previous Balance shown on this statement by the payment due date shown on the previous statement, we subtract from each day's beginning balance the amount of such Previous Balance included in that beginning balance and also do not add in any new purchases. Otherwise the amount of the Previous Balance is not subtracted and we add in any new purchases. This gives us the daily balance. Then we add all the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "average daily balance."

HOW TO AVOID INTEREST CHARGES: You have until the payment due date shown on your periodic statement to repay your balance before an interest charge on purchases will be imposed.

ANNUAL FEE DISCLOSURES

If an annual fee is shown on the front of the statement, see the front for information about the following matters: the annual percentage rate for purchases, certain information regarding any variable rate feature, the amount of the annual fee, any minimum interest charge, and any transaction charges for purchases. The method for computing the balance subject to interest charge on your account is an Average Daily Balance (including new purchases) method and is explained above.

If you terminate your account within 30 days from the Closing Date shown on the front of this statement, you will not owe the annual fee (and have the right to have it credited to your account) and may use your card(s) during that 30 day period without becoming obligated for the annual fee. To terminate your account you should give us written notice sent to the address for billing inquiries as shown on the front of this statement. All cards should be cut in half and returned with your termination notice.

CREDIT BALANCES

Any credit balance on your account (indicated by a "-" on the front of this statement) is money we owe you. You can make charges against this amount or request and receive a full refund of this amount by writing us at: Card Service Center, PO Box 569100, Dallas, TX 75356-9100. Any amount not charged against or refunded upon request that is over \$1.00 (equal to or in excess of \$1.00 if you live in MA or any amount in NY) will be refunded automatically within six months after the credit balance was created (four billing cycles in MD).

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(PLEASE SHOW YOUR CORRECT NAME AND ADDRESS)

Name (if incorrect on reverse side)

Street address

City

State

Zip Code

Effective Date: Month, Day, Year

Signature

Home Phone

Work Phone

**INTEREST CHARGE CALCULATION**Your **Annual Percentage Rate (APR)** is the annual interest rate on your account

Type of Balance	Annual Percentage Rate (APR)	Balance Subject to Interest Rate	Days in Billing Cycle	Interest Charge
Purchases	14.24% (v)	\$0.00	32	\$0.00
Cash Advances	14.24% (v)	\$0.00	32	\$0.00

(v) - variable

To avoid additional interest charges, pay your New Balance in full on or before the Payment Due Date.

Thank you for the opportunity to serve your credit card needs. Should your future plans include travel, please contact us at 1-800-367-7576.

Exciting news! Go online today and check out the all new enhancements to the Card Service Center website. E-statements, additional payment options, and more are waiting for you. Visit us today at www.cardaccount.net to enroll your credit card account(s) on the newly enhanced website.



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Card Service Center, PO Box 569120, Dallas, TX 75356

COMMUNITY BANK Credit Card Account Statement
November 4, 2015 to December 3, 2015

SUMMARY OF ACCOUNT ACTIVITY

Previous Balance	\$20.00
- Payments	\$5,103.49
- Other Credits	\$0.00
+ Purchases	\$6,627.71
+ Cash Advances	\$0.00
+ Fees Charged	\$0.00
+ Interest Charged	\$0.00
= New Balance	\$1,544.22

Account Number XXXX XXXX XXXX 0185
 Credit Limit \$10,000.00
 Available Credit \$8,455.00
 Statement Closing Date December 3, 2015
 Days in Billing Cycle 30

PAYMENT INFORMATION

New Balance: \$1,544.22
 Minimum Payment Due: \$46.33
Payment Due Date: December 28, 2015

TRANSACTIONS

An amount followed by a minus sign (-) is a credit unless otherwise indicated.

Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/04	11/04	F1127009X000SQ317	PAYMENT - THANK YOU	\$4,065.29-
11/14	11/14	8559061A0EHM65KTN	PAYMENT - THANK YOU	\$20.00-
11/16	11/16	F112700A1000LT321	PAYMENT - THANK YOU	\$1,018.20-
11/03	11/05	55541869L03T4A0MF	ADOBE *ACROPRO SUBS 800-833-6687 CA	\$14.99
11/04	11/05	55417349L7YAGP4EE	OSP OPEN RECORDS 503-3783070 OR	\$10.00
11/15	11/15	F1127009Z000BT319	BALANCE TRANSFER IRVING TX	\$5,083.49
11/13	11/16	85222659ZS66M2Z9P	MERCY ASSISTED CARE JANESVILLE WI	\$800.00
11/17	11/19	0546042A2D333W1AL	CHEVRON 0093879 ELGIN OR	\$68.33

Transactions continued on next page

Please see reverse side of page 1 for important information.

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Make Check Payable to:

CARD SERVICE CENTER
PO BOX 569100
DALLAS TX 75356-9100



BROCK ECKSTEIN
CITY OF ELGIN
PO BOX 128
ELGIN OR 97827-0128



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- The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
- You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
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Name (if incorrect on reverse side)

Street address

City

State

Zip Code

Effective Date: Month, Day, Year

Signature

Home Phone

Work Phone

**TRANSACTIONS (continued)**

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Tran Date	Post Date	Reference Number	Transaction Description	Amount
11/19	11/19	5543286A30047MAJ4	AMAZON MKTPLACE PMTS AMZN.COM/BILL WA	\$15.00
11/19	11/20	5543286A300AEEW97	VISTAPR*VISTAPRINT.COM 866-8936743 MA	\$14.98
11/23	11/24	0543684A8BLJRLLE	WM SUPERCENTER #1889 ISLAND CITY OR	\$500.00
11/25	11/27	5548872AA2Q4ZP6M5	D & B SUPPLY CO. #2 LA GRANDE OR	\$105.93
11/29	12/01	5554186AE03S0MGW4	ADOBE *ACROPRO SUBS 800-833-6687 CA	\$14.99

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